

HORIZONS

Office of Cerro Grande Fire Claims



Federal Emergency Management Agency

August 10, 2001

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WEBSITES:

www.cerrogrande.losalamos.com

www.fema.gov/cerrogrande

SERVICE CENTERS

Los Alamos: New location,
Mari-Mac Plaza, across from
Furr's, between GNC and Blue
Window Bistro

Espanola: Johnson Controls Bldg.,
1027 N. Railroad

Hours: 9 a.m. – 6 p.m. Monday - Friday
9 a.m. – noon Saturday

OMBUDSMEN:

Espanola

Veronica Verde
Office: 661-3121
Cell: 505-934-9728

Santa Clara and San Ildefonso

Joseph Hesbrook
Office: 424-5908
Cell: 505-934-9699

Los Alamos and White Rock Businesses

Bill Lehman
Office: 661-3121
Cell: 505-934-9698

Los Alamos and White Rock Individuals, M-Th, 10 a.m.-4 p.m.

Dorothy Hamory
Office: 661-3121
Cell: 505-934-9719

Rebuilding, Starting With the Family Gardens

Bob and Elaine Morris return often to the site of their home, which burned in the Cerro Grande Fire. They are saving what they can of their garden and replacing the plants they lost.

Ellen, a County Magistrate, and her daughter Dawn Jalbert, both had gardens on the property. Many of their plants had been taken from family homes in Kansas and Kentucky. Some flowers now blooming were collected from plantings at the graves of loved ones.

The Morris's had no water, but a neighbor two lots away allowed them to connect to one of their spigots. However, several long hoses were required to make the stretch.

Word spread about the string of hoses. One cold, snowy day Elaine Morris arrived home and found a new, long hose coiled up on the porch with an unsigned note:

"Thought you could use one more." During the year, other gifts arrived unbidden, including lawn chairs and an umbrella for an outdoor table. It cheered the Morris's enormously when the Los Alamos Extension Master Gardener's Club arranged for those who had lost their homes to buy seeds from producers at 70 percent off the regular price.

It is a challenge to restore the garden in such a way that it won't be demolished again when the Morris's begin rebuilding their home. At the moment, they are still working with an architect on the design.

The garden is a big job, since Dawn's garden, where she grows both

vegetables and flowers, is 25 feet by 100 feet. Her parent's garden is about three-fourths that size. Ellen nurtures a large array of flowers including roses, delphiniums, phlox and hollyhocks.



Elaine and Dawn

Despite many set backs, Ellen was delighted that some of her flowers survived the fire and bloomed this year. Bringing the garden to life again, she says, "has been therapeutic. It's become a quest. We can hinge our fire recovery on it. We've lived here 30 years; raised our kids here; this is where the connection is. It means something."



Now is the Best Time to Buy Flood Insurance

The Cerro Grande wildfires last year have increased the potential for storm flow runoff, flooding and mudflow particularly in the areas with high burn severity. Floods are the most common natural disaster in this country, yet most homeowner's and business owner's policies do not cover flood or mudflow losses.

In the mountainous areas of New Mexico flooding can be greatly increased by debris from burned areas that wash into ravines or streams that normally carry off rainwater. This debris will force the floodwaters out of their natural channels into areas that are not normally subject to flooding.

The Cerro Grande Fire Assistance Act says that a claimant who owned or leased real property in Los Alamos, Rio Arriba, Sandoval or Santa Fe counties can be reimbursed for reasonable flood insurance premiums incurred during the period beginning May 12, 2000 and ending May 12, 2002. Claimants who were required by their lending institution or mortgage company to buy and maintain flood insurance under the National Flood Insurance Act are not eligible to recover this expense.

Homeowners, renters and business owners can buy flood insurance through the NFIP at any time.

A home can be insured up to \$250,000 of its value. Homeowners and renters can insure the home's contents up to \$100,000 of its actual cash value. A business owner can insure up to \$500,000 for a structure and \$500,000 for business contents. The NFIP has a thirty-day waiting period before the policy goes into effect with few exceptions.

Contact your licensed insurance agent or company for more information or call the NFIP toll-free number, 1-800-427-4661 for the name of an agent in your area who sells NFIP insurance.

Fraud Hurts Everyone

FEMA's Office of Inspector General (OIG) aggressively investigates potential fraud. If you see instances of possible fraud, please call the OIG at:

800-323-8603

Personal Property Workshops Open

The Office of Cerro Grande Fire Claims, Project Recovery, Interfaith, and the Senior Center's Computer User Group are co-sponsoring computer workshops to make personal property lists easier to complete and to expedite the settlement of fire claims. Sources for pricing lost items will be available.

The workshops will be small groups with one-on-one coaching from experts.

To register for a workshop please contact Dorothy Hamory or Veronica Verde at 661-3121.

Insurance Subrogation Process Begins Soon

The Office of Cerro Grande Fire Claims expects in late August to begin evaluating insurance company compensation for payments to fire victims. Compensation to insurers should begin soon after the end of the year, barring any unforeseen interferences.

The Cerro Grande Fire Assistance Act provides that, to the maximum extent possible, insurance or subrogation claims be paid only after injured parties are compensated for their losses.

It is expected that 80 percent of all claims submitted by injured parties will be paid by December 31, 2001. These include individual claims, plus claims made by government, tribal and not-for-profit entities.

Los Alamos Service Center in New Location

The Los Alamos Customer Service Center opened at a new location on Monday August 6, 2001.

The center is now at the Mari-Mac Plaza, across the parking lot from Furr's grocery store between General Nutrition Center and the Blue Window Bistro. The former location at the IT building closed on Saturday, August 4.

The consolidation of Office of Cerro Grande Fire Claims (OCGFC) Service Centers continues. The White Rock Center has closed. The Espanola office remains open at the Johnson Control Building, 1027 N. Railroad Avenue.

Additionally, OCGFC accepts fire claims by telephone. To file a Notice of Loss, which is the first step in the claims process, you may call our toll-free number, 1-888-748-1853.

Teleregistration operators are available to accept Notices of Loss from 9 a.m. to 6 p.m. Monday through Friday, 9 a.m. to 12 noon on Saturdays.

Those who suffered losses from the May 2000 Cerro Grande fire are encouraged to file for compensation as soon as possible. The last date for filing is August 28, 2002.

Cerro Grande Compensation Tops \$191.8 million

Individuals.....	\$96,144,675
Businesses	\$23,319,827
State and Local Governments	\$32,773,126
Tribal Governments	\$20,627,501
Not-For-Profit.....	\$155,415
Individual Mitigation.....	\$621,278
Community Mitigation..	\$18,189,248

**Numbers
as of 8/3/01**